

Information to identify the case:

Debtor 1	<u>Michael P. Andrews</u>	Social Security number or ITIN	xxx-xx-6649
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa M. March-Andrews</u>	Social Security number or ITIN	xxx-xx-9519
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28028-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael P. Andrews

Lisa M. March-Andrews
aka Lisa M. March, aka Lisa M. Andrews

12/15/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael P. Andrews
 Lisa M. March-Andrews
 Debtors

Case No. 17-28028-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Dec 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2017.

db/jdb	+Michael P. Andrews, Lisa M. March-Andrews, 23 Wilson Drive, Northfield, NJ 08225-2544
517051072	CornerStone Education Loan Services, PO Box 145123, Salt Lake City, UT 84114-5123
517051074	+GFH Surgical Associates, 718 Shore Road, Somers Point, NJ 08244-2331
517051075	Hackensack Non-invasive Vascular, Laboratory Associates, PO Box 95000-4590, Philadelphia, PA 19195-4590
517051076	+Hackensack University Medical Center, 30 Prospect Avenue, PO Box 48027, Hackensack, NJ 07601-1915
517051077	+Jersey Shore Federal Credit Union, 1434 New Road, Northfield, NJ 08225-1104
517051079	+NJ Healthcare Specialists, PC, 20 Prospect Avenue, Suite 602, Hackensack, NJ 07601-1962
517051078	+Navient/Department of Education, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
517051080	+PNC Bank, Client Services MS# P5-PCLC-01-W, 2730 Libery Avenue, Pittsburgh, PA 15222-4704
517051081	+Roxanna Kline, M.D., 332 Summit Avenue, Hackensack, NJ 07601-1430
517051082	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
517051083	UFCW and Participating Food Industry, Employers Tri-State Pension Fund, c/o O'Brien, Belland & Bushinsky, LLC, 1526 Brace Road, Cherry Hill, NJ 08003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Dec 15 2017 21:58:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2017 22:14:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2017 22:14:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517051067	EDI: BANKAMER.COM Dec 15 2017 21:58:00 Bank of America Home Loans, Post Office Box 31785, Tampa, FL 33631-3785
517051068	EDI: CHASE.COM Dec 15 2017 21:58:00 Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
517051070	+EDI: CITICORP.COM Dec 15 2017 21:58:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517051073	E-mail/Text: csdlclientservices@cboflanc.com Dec 15 2017 22:14:51 Credit Bureau of Lancaster County, Inc., PO Box 1271, Lancaster, PA 17608-1271
	TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517051069*	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
517051071*	+Citibank, PO Box 6500, Sioux Falls, SD 57117-6500

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2017 at the address(es) listed below:

Brian Thomas	on behalf of Trustee Brian Thomas	brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com		
Brian Thomas	brian@brianthomaslaw.com,	bthomas@ecf.epiqsystems.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,	
	AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-54CB, MORTGAGE	
	PASS-THROUGH CERTIFICATES, SERIES 2005-54CB	dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Robert A. Loefflad	on behalf of Debtor Michael P. Andrews	rloefflad@ffhlaw.com,
ghuie@ffhlaw.com		

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 19

Date Rcvd: Dec 15, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Robert A. Loefflad on behalf of Joint Debtor Lisa M. March-Andrews rloefflad@ffhlaw.com,
ghuie@ffhlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6